

FORM L127

Notice of Requirement to File a Statement of Completion of Course in Personal Financial Management (Official Form 23) (v.12.08)

09-37262 - B - 7

	<p align="center"><b>UNITED STATES BANKRUPTCY COURT</b>  <b>Eastern District of California</b></p>	<p align="center"><b>FILED</b></p>
	<p align="center"><b>Robert T Matsui United States Courthouse</b>  <b>501 I Street, Suite 3-200</b>  <b>Sacramento, CA 95814</b></p>	<p align="center"><b>9/14/09</b></p>
	<p align="center">(916) 930-4400  <a href="http://www.caeb.uscourts.gov">www.caeb.uscourts.gov</a>  M-F 9:00 AM - 4:00 PM</p>	<p align="center">CLERK, U.S. BANKRUPTCY COURT  EASTERN DISTRICT OF CALIFORNIA</p>
		<p align="center">auto</p>

**NOTICE OF REQUIREMENT TO FILE A STATEMENT OF COMPLETION OF  
COURSE IN PERSONAL FINANCIAL MANAGEMENT (Official Form 23)**

**Case Number:** 09-37262 - B - 7

**Debtor Name(s) and Address(es):**

Belton Mouras Jr.  
1449 Kingsford Dr  
Carmichael, CA 95608

Subject to limited exceptions, individual debtors must complete an instructional course in personal financial management in order to receive a discharge under chapter 7, chapter 11 or chapter 13. See 11 U.S.C. §§ 727, 1141(d)(3), and 1328(g)(1). The course in personal financial management is not the same as the pre-petition credit counseling requirement and is required in addition to it. Pursuant to Bankruptcy Rules 1007(b)(7) and 1007(c), a statement of completion of a course in personal financial management shall be prepared as prescribed by the appropriate Official Form, and filed by the debtor within 45 days after the first date set for the meeting of creditors under § 341 in a chapter 7 case, no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) in a chapter 11 case, and no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1328(b) in a chapter 13 case.

**NOTICE IS HEREBY GIVEN THAT** a statement of completion of a course in personal financial management, prepared as prescribed by Official Form 23, *Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management*, must be filed with the Clerk of Court before a discharge will be entered in this case. Official Form 23 must be filed even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. (See Fed. R. Bankr. P. 1007(b)(7).)

**Official Form 23 is printed on the reverse of this notice for your convenience.** It is also available under "Official Forms" on the Forms and Publications page of the court's web site ([www.caeb.uscourts.gov](http://www.caeb.uscourts.gov)). Failure to file the certification with the Clerk of Court within 45 days after the first date set for the meeting of creditors in a chapter 7 case, no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) in a chapter 11 case, or no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1328(b) in a chapter 13 case, will result in the case being closed without a discharge having been entered. If a motion to reopen the case is subsequently filed by the debtor(s) to allow for the filing of the statement, the debtor(s) will be required to pay the full fee due for filing the motion.

**NOTE :** The above-referenced certification must be filed with the Clerk of Court at the address shown above.

Dated: 9/14/09

Richard G. Heltzel  
Clerk of Court

Form B23 (Official Form 23) (12/08)

# **UNITED STATES BANKRUPTCY COURT** **Eastern District of California**

In re

**Belton Mouras Jr.**  
1449 Kingsford Dr  
Carmichael, CA 95608

Debtor(s).

Case Number

**09-37262 - B - 7**

## **DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7 case, a chapter 11 case in which § 1141(d)(3) applies, or a chapter 13 case must file this certification. Complete one of the following statements and file with the Clerk of Court at the address shown on the reverse by the deadline stated below.

If a joint petition is filed, each spouse must complete and file a separate certification. Therefore, joint debtors may wish to photocopy this form before completing it.

☐ I, \_\_\_\_\_, the debtor/joint debtor in the above-styled case, hereby certify  
(Printed name of debtor or joint debtor)  
that on \_\_\_\_\_ (date) I completed an instructional course in personal financial  
management provided by \_\_\_\_\_, an approved personal  
(Name of Provider)  
financial management provider.  
  
Certificate No. (if any): \_\_\_\_\_

- OR -

☐ I, \_\_\_\_\_, the debtor/joint debtor in the above-styled case, hereby certify  
(Printed name of debtor or joint debtor)  
that no personal financial management course is required because of *[check the appropriate box]*:

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States Trustee (or Bankruptcy Administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Date: \_\_\_\_\_ Signature of Debtor or Joint Debtor: \_\_\_\_\_

**Instructions** : Use this form only to certify whether you completed a course in personal financial management. (See Fed. R. Bankr. P. 1007(b)(7).) DO NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

**Filing Deadlines** : In a chapter 7 case, file with the Clerk of Court within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file with the Clerk of Court no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)